

North Carolina District Review

February, 2007

U.S. Small Business Administration
North Carolina District

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MOST ACTIVE LENDERS FY 2007

OCTOBER 1, 2006 THROUGH JANUARY 31, 2007

<u>LENDERS</u>	<u>7(a)</u>	<u>504</u>	<u>Total</u>	\$ Amount Millions
Large and National Banks				
1. Bank of America	80	1	81	\$2.7
2. Capital One Federal Savings	48	0	48	\$2.3
3. Wachovia Bank	20	2	22	\$15.7
4. BB&T	24	2	26	\$9.7
5. Bank of Granite	20	0	20	\$3.3
Community Express Lenders*				
1. Superior Financial Group, LLC	115	0	115	\$1.0
2. Business Loan Express	28	0	28	\$1.0
3. Innovative Bank	22	0	22	\$0.3
Community Banks				
1. Surrey Bank & Trust Company	21	0	21	\$2.2
2. Community South Bank	4	2	6	\$5.1
Small Business Lending Companies				
1. CIT Small Business Lending	24	0	24	\$12.5
2. Self-Help Credit Union	12	0	12	\$0.7
Certified Development Companies				
1. Self-Help Ventures Fund		27	27	\$16.2
2. Centralina Development Corp.		10	10	\$6.3
3. Business Expansion Funding Corp.		8	8	\$6.8

*Only SBA CommunityExpress loans are tabulated in this category.

SBA LENDERS' CONFERENCE FEBRUARY 27-28, 2007 IN GREENSBORO

There's still time, Register Now! On February 27th and 28th, the NC Bankers Association will host the 2007 SBA Lenders' Conference at the Marriott Downtown in Greensboro.

Highlights of this conference will be workshops covering *Centralized 7(a) Loan Processing* and *How to Protect Your Guaranty*. For more information, contact Blair at the NCBA, 800-662-7044 or blair@ncbankers.org.

Featured speaker is Danny Fontana of Triune Capital Advisors, LLC. Fontana is a Financial Consultant and author of "Waking up to Wall Street." He has been a National investment commentator on NBC News and reported investment news on radio and TV in Charlotte.

UPCOMING SBA LENDER REVIEW? BE PREPARED!

Oversight of our lending partners and analysis of SBA's loan programs are some of our most important functions. SBA's Office of Lender Oversight (OLO) Lenders website can help you prepare for upcoming reviews. Use this information to audit loan files and check for program compliance and performance as a reviewer would. Samples of guidelines that reviewers use are available at SBA's OLO homepage: www.sba.gov/olo/on-site-reviews.html.

NC HUBZONE AND FEDERAL PROCUREMENT CONFERENCE MARCH 5-6, 2007 IN PEMBROKE, NC

Tell your clients! The 2nd Annual North Carolina HUBZone and Federal Procurement Conference helps connect NC small business owners with Federal procurement and small business officials. During this two-day event, small business owners can meet one-on-one with representatives from Federal and state agencies and learn how to become certified HUBZone firms and access contracts! For more information, contact Illya Chavis at UNC Pembroke, 910-775-4000 or Illya.chavis@uncp.edu.

2007 REGULATORY FAIRNESS HEARING IN CARY, NC WEDNESDAY, MARCH 14

Small businesses owners, community leaders and representatives of trade organizations in North Carolina who have a complaint about excessive enforcement activity by federal regulatory agencies can voice those concerns during a Regulatory Fairness hearing on Wednesday, March 14, 2007 from 9:30 am – 12 noon, at the Western Campus of Wake Tech Community College, 3434 Kildaire Farm Road, Room 118, Cary, NC. If a business owner is unable to attend, written testimony may be sent before the hearing to be included. The NC District Office is seeking individuals who wish to testify. If you have clients that are facing or have faced conflicts with federal agencies, please have them contact Mike Ernandes at (704) 344-6588, or mike.ernandes@sba.gov.

2007 SMALL BUSINESS WEEK – APRIL 22-28, 2007

It's that time again! SBA will host its annual event on April 23-24th in Washington, DC. More details available soon on www.sba.gov.

FY 2007 LENDER RANKINGS OCTOBER 1, 2006 – JANUARY 31, 2007

<u>Lender</u>	<u>7(a)</u>	<u>7(a) \$</u>	<u>504 Participation</u>	<u>504 Participation \$</u>
Superior Financial Group	115	\$ 1,000,000		
Bank of America	80	\$ 1,987,800	1	\$ 672,500
Capital One Federal	48	\$ 2,345,000		
Business Loan Center, LLC	32	\$ 2,157,400		
BB&T	24	\$ 6,726,300	2	\$ 3,022,000
CIT	24	\$ 12,508,700		
Innovative Bank	22	\$ 310,000		
Surrey Bank & Trust	21	\$ 2,225,300		
Bank of Granite	20	\$ 3,253,400		
Wachovia	20	\$ 13,515,900	2	\$ 2,215,500
Self-Help Credit Union	12	\$ 701,000		
SunTrust Bank	8	\$ 479,000	2	\$ 467,500
New Century Bank	7	\$ 4,230,500		
PNC Bank	7	\$ 1,826,500	1	\$ 1,761,000
Small Business Loan Source	7	\$ 2,364,000		
Banco Popular	6	\$ 2,389,900		
Capital Bank	6	\$ 340,175	2	\$ 1,990,000
Comerica	5	\$ 1,951,300		
Wells Fargo	5	\$ 110,000		
Community South Bank	4	\$ 1,988,500	2	\$ 3,116,000
Community West Bank	4	\$ 827,200		
Bank of Stanly	3	\$ 428,000		
Coastal FCU	3	\$ 280,000		
NewTek	3	\$ 381,500		
Aquesta Bank	2	\$ 800,800	1	\$ 305,000
First National Bank & Trust	2	\$ 826,000		
First National Bank of Shelby	2	\$ 250,000		
Ocean Bank	2	\$ 560,000		
Southern Bank & Trust	2	\$ 375,000		
Unity Bank	2	\$ 1,232,500	1	\$ 1,950,000
Wilshire State Bank	2	\$ 375,000		
Asheville Savings Bank	1	\$ 25,000		
Business Carolina, Inc.	1	\$ 150,000		
Cabarrus Bank & Trust	1	\$ 200,000		
Commerce Bank	1	\$ 167,000		
First Carolina State Bank	1	\$ 200,000		
First Citizens Bank	1	\$ 200,000	9	\$ 2,813,750
First National Bank	1	\$ 200,000		
Greater Bay Bank	1	\$ 1,849,000		
Metro City Bank	1	\$ 1,550,000		
Mountain 1st Bank & Trust	1	\$ 100,000		
RBC Centura	1	\$ 200,000	1	\$ 1,644,163
Smith River Community Bank	1	\$ 10,000		
Southern Community Bank & Trust	1	\$ 78,000		
Southern Community Financial Corp.	1	\$ 116,000		
Stearns Bank	1	\$ 300,800		
Temecula Valley Bank	1	\$ 1,968,300	1	\$ 3,320,000
The Fidelity Bank	1	\$ 100,000	3	\$ 828,000
The Huntington National Bank	1	\$ 1,442,000		
United Community Bank	1	\$ 412,000		
Totals	519	\$ 78,014,775		

FY 2007 LENDER RANKINGS OCTOBER 1, 2006 – JANUARY 31, 2007

<u>Lender</u>	<u>504</u>	<u>504 \$</u>	<u>504 Participation</u>	<u>504 Participation \$</u>
Self-Help Ventures Fund	27	\$ 16,245,000		
Centralina Dev.	10	\$ 6,284,000		
BEFCO	8	\$ 6,814,000		
Asheville Buncombe Dev.	3	\$ 2,282,000		
Wilmington Ind. Dev.	3	\$ 1,513,000		
Northwest Piedmont Dev.	2	\$ 1,242,000		
Neuse River Dev.	1	\$ 1,144,000		
Smoky Mountain Dev.	1	\$ 692,000		
Totals	55	\$ 36,216,000		
Zions			8	\$ 12,723,500
First Bank			2	\$ 498,060
GE Capital			2	\$ 4,967,500
Regions Bank			2	\$ 1,773,000
Bank of Commerce			1	\$ 515,000
Califoirnia Bank & Trust			1	\$ 381,000
Citizens South Bank			1	\$ 913,000
First Charter Bank			1	\$ 185,250
Great Western Bank			1	\$ 1,225,000
Harrington Bank			1	\$ 1,290,000
HomeTrust Bank			1	\$ 667,500
Lending Source, LLC			1	\$ 1,587,200
Navy FCU			1	\$ 300,000
Peoples Bank			1	\$ 558,418
Shelby Savings			1	\$ 325,250
State Bank of Texas			1	\$ 2,000,000
Yadkin Valley Bank			1	\$ 1,196,000
Totals			55	\$ 55,211,091